

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Ditech Financial LLC

In Re:
Jessica Mercado,

Debtor.



Order Filed on January 15, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-33141 ABA

Adv. No.:

Hearing Date: 01/07/2020 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 15, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Jessica Mercado

Case No: 15-33141 ABA

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 2139 East Chestnut Avenue Unit # 32, Vineland, NJ, 08361, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Victor Druziako, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 3, 2020, Debtor has cured the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2020, directly to Secured Creditor Ditech Financial, LLC, PO Box 0049, Palatine, IL 60055 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice for attorney's fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Jessica Mercado
Debtor

Case No. 15-33141-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db Jessica Mercado, 2139 E. Chestnut Ave., Unit # 32, Vineland, NJ 08361-8462

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor DITECH FINANCIAL LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Victor Druziako on behalf of Debtor Jessica Mercado bkdruziako@aol.com

TOTAL: 8